

Fig. 1

Credit Management System

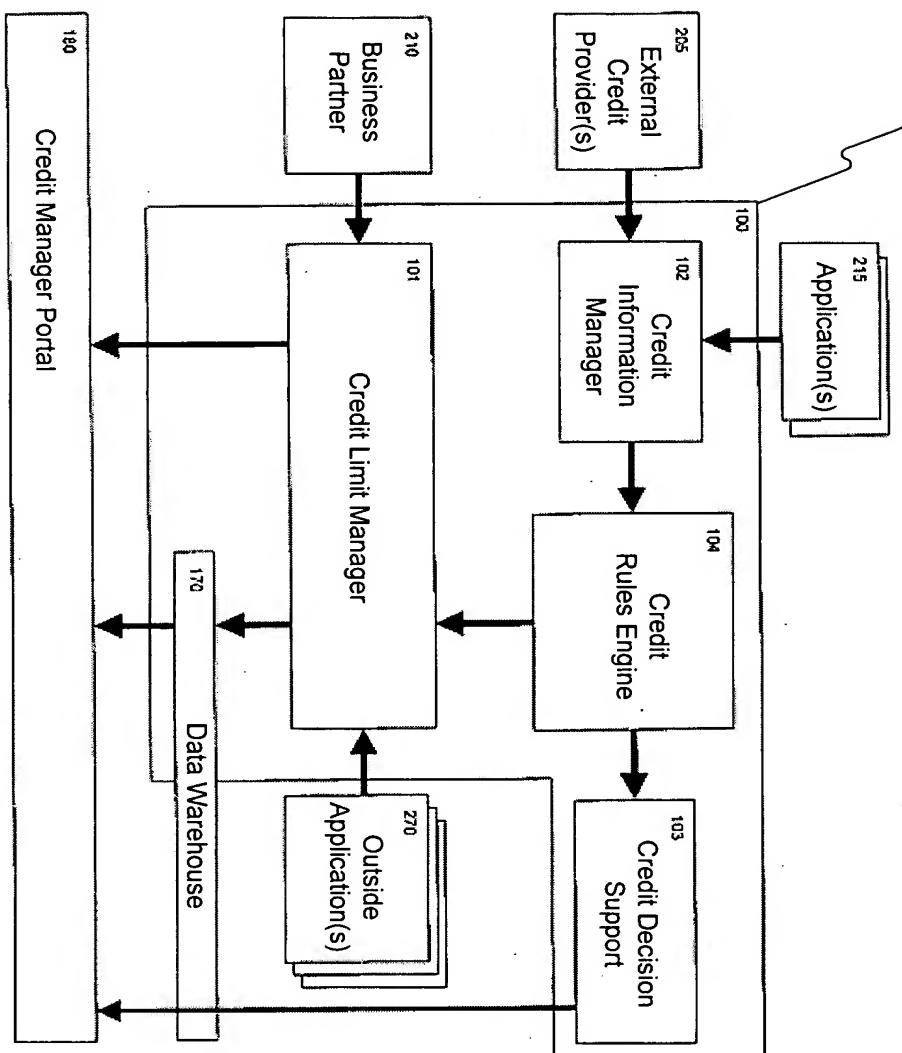


Fig. 2

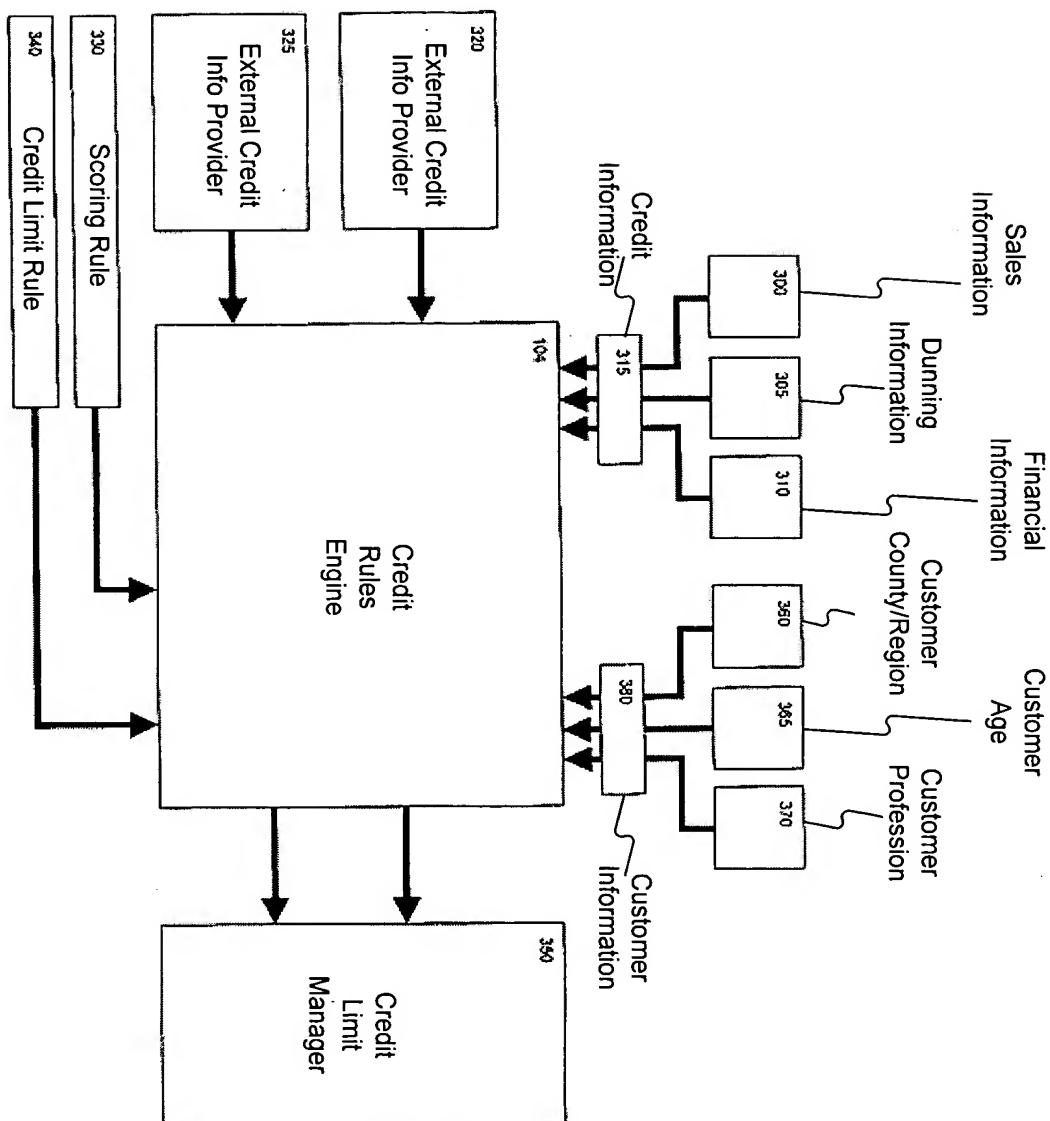


Fig. 3

Fig. 4

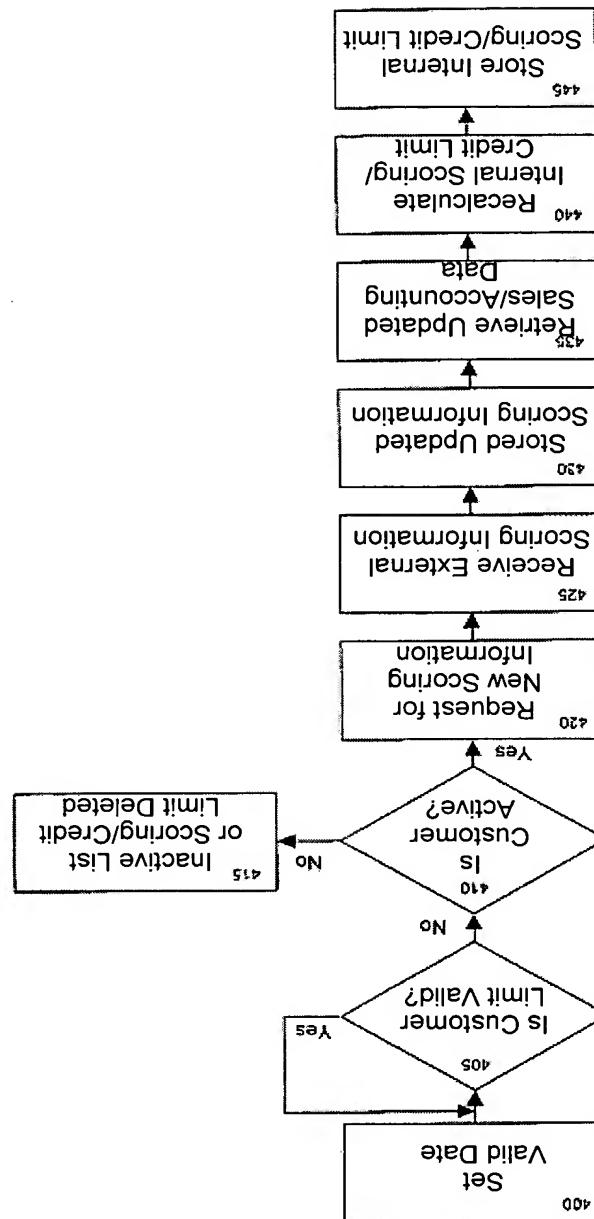


Fig. 5

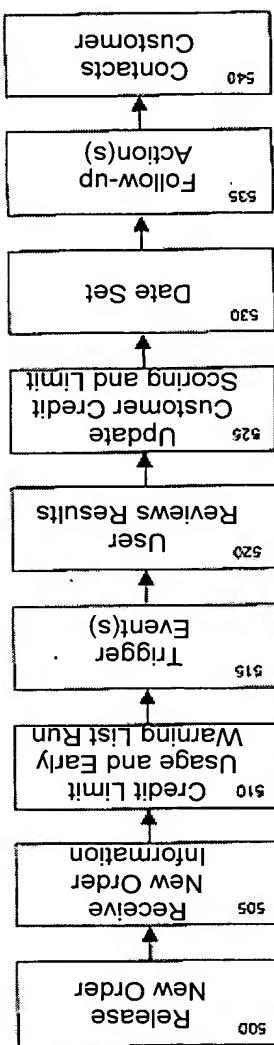


Fig. 6

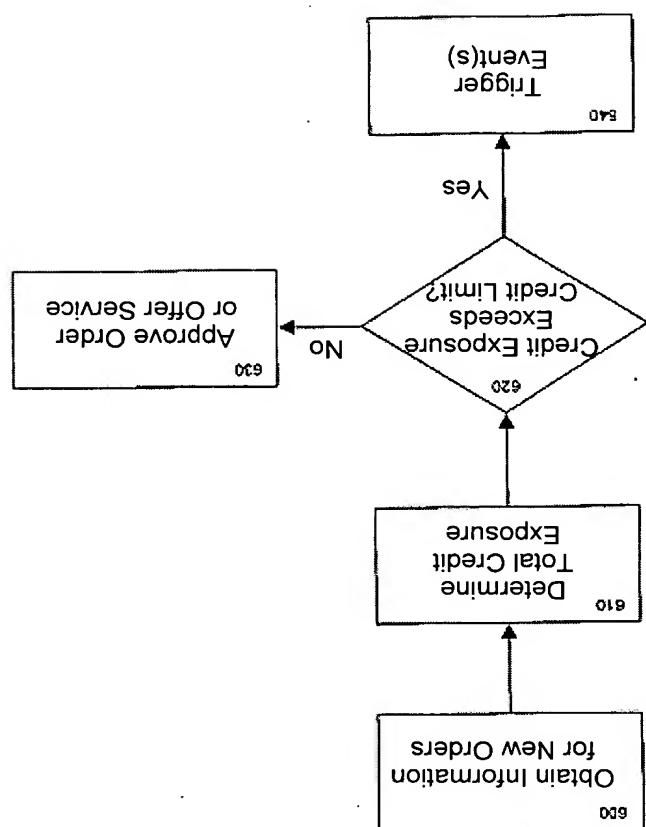


Fig. 7

